

Fill in this information to identify the case:

Debtor 1 LAUREN J. MASSA-LOCHRIDGE

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of California

Case number 19-42592

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank, National Association as Legal  
as Legal Title Trustee for Truman 2016 SC6 Title Trust

Last 4 digits of any number you use to  
identify the debtor's account: 7 3 8 7

Court claim no. (if known): 3

Date of payment change:  
Must be at least 21 days after date 08/15/2021  
of this notice

New total payment: \$ 4,435.90  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

#### 1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 1,379.54

New escrow payment: \$ 1,534.01

### Part 2: Mortgage Payment Adjustment

#### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

#### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
*(Court approval may be required before the payment change can take effect.)*

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

LAUREN J. MASSA-LOCHRIDGE

First Name

Middle Name

Last Name

Case number (if known) 19-42592

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.



Date

6/29/21

Signature

Print: Brian

First Name

Middle Name

Last Name

Title Assistant Vice President

Company Rushmore Loan Management Services, LLC

Address P.O. Box 55004

Number  Street

Irvine CA 92619  
City State ZIP Code

Contact phone 888 504 6705

Email bkgeneral@rushmoreloan.com

# Escrow Analysis Statement



Rushmore Loan Management Services  
PO Box 514707  
Los Angeles, CA 90051  
[www.rushmorelm.com](http://www.rushmorelm.com)  
(888) 504-6700

Statement Date:

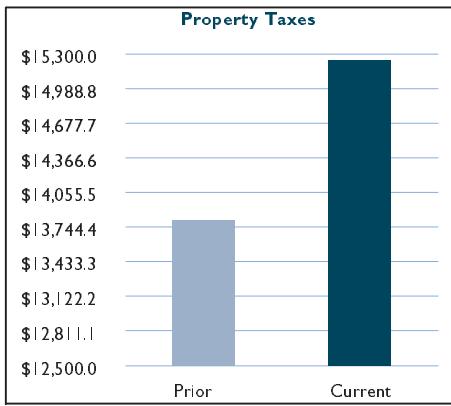
May 25, 2021

----- manifest line -----

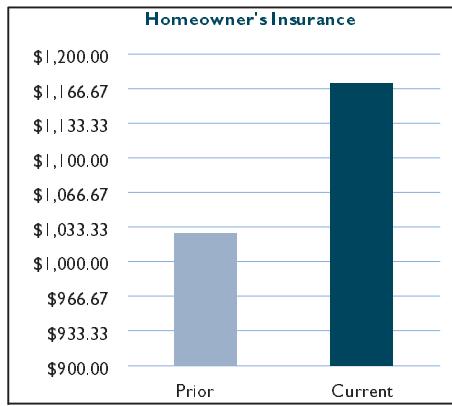
MARK HENDERSON MASSA LOCHRIDGE  
LAUREN MASSA LOCHRIDGE  
NATHAN D BORRISESQ  
1380 A STREET  
HAYWARD CA 94541-0000

We review your escrow account annually to ensure that you have adequate funds to cover your tax and insurance items for the next 12 months. The amounts billed for certain escrow items changed. This statement describes the changes, possible changes to your monthly payments, and your options.

## What changed?



Taxes increased by \$1,439.54 per year.



Insurance increased by \$144.00 per year.

Changes in the above items mean that the amount needed in your escrow account increased by \$1,583.54 per year.

## How do these changes affect me?

Based upon the Anticipated Escrow Disbursements and Payments, we have determined that your Escrow Account does not have sufficient funds. If you do nothing, the new monthly payment amount for this loan is \$4,435.90 (Option 1) which includes a monthly shortage amount of \$165.33. However, you may choose to make a one-time escrow shortage payment of \$3,967.91 in which case your monthly payment amount will be \$4,270.57 (Option 2). Changes to property taxes and insurance premiums are common and result in changes to required mortgage payments.

	Current Payment	Escrow Change	Option 1 - Shortage added to payment over next 12 months	Option 2 - Shortage paid in full
<b>Due Date</b>	10/20/21		08/2021	08/2021
<b>Principal and Interest</b>	\$2,166.32		\$2,901.89	\$2,901.89
<b>Escrow Payment</b>	\$698.27	\$835.74	\$1,368.68	\$1,368.68
<b>Escrow Shortage</b>			\$165.33	
<b>TOTAL</b>	\$2,864.59		\$4,435.90	\$4,270.57

A detailed explanation of the calculations for your escrow account is located on page 2.

Note: **Online bill payment users:** Your payment is changing effective 08/15/2021 so **action is required**. Please log into your bank's online account and update your payment amount. Thank you!

Please detach this escrow shortage coupon, write your loan number on a check or money order payable to Rushmore Loan Management Services LLC and mail both in the enclosed envelope.

Rushmore Loan Management Services LLC

You have the following options to repay your Escrow Shortage:

**A. Repay the Escrow Shortage Monthly**— Do nothing. The total shortage has been divided over 12 months and \$165.33 will automatically be added to your monthly payment beginning Aug 15, 2021 unless you repay the escrow shortage in full.

**B. Repay the Escrow Shortage in Full by 07/31/21**— While you are not required by law to pay the entire shortage in one lump sum payment, you may do so if you wish. If you choose to repay the escrow shortage in full, please submit a check in the amount of \$3,967.91 along with this coupon to the address listed. Your new monthly payment will be \$4,270.57 once the escrow shortage is paid in full.

Mortgager Name: **MARK HENDERSON MASSA LOCHRIDGE**  
**LAUREN MASSA LOCHRIDGE**

Escrow Shortage Amount: **\$3,967.91**  
Escrow Shortage Pay By Date: **July 31, 2021**

Rushmore Loan Management Services LLC  
P.O. Box 514707  
Los Angeles, CA 90051-4707

## How did Rushmore make the escrow calculations?

Step 1: Rushmore analyzes all items paid by the escrow account, we then calculate the amount that you'll likely need to pay these bills.

Step 2: We take your anticipated taxes and/or insurance premiums to determine the total outgoing payments. We then divide the total outgoing payments by 12 to determine your monthly escrow amount.

Your total anticipated tax and/or insurance premium(s) are as follows:

Annual Property Taxes	\$15,252.08
Annual Property Insurance	\$1,172.00
Total	\$16,424.08 divided by 12 months = \$1,368.67

Step 3: We calculate the minimum required escrow balance. Your escrow account must have a minimum balance of \$0.00 for the next year.

Step 4: We calculate your annual escrow account projection for the coming year. If your monthly escrow balance falls below the minimum balance of \$0.00, your escrow account experiences a shortage. If our calculation determines that your monthly escrow balance will not reach the minimum balance, your escrow account will have an overage.

The table below demonstrates the estimated activity in your escrow account for the coming year.

## What escrow activity is expected in the coming year?

The highlighted row indicates the lowest estimated escrow balance for the year of -\$15,307.02. The difference between the lowest projected balance of -\$15,307.02 and the minimum required escrow balance of \$0.00 is \$3,967.91.

\$3,967.91 is your escrow shortage.

PAYMENTS TO ESCROW ACCOUNT	ESTIMATED PAYMENTS FROM ESCROW ACCOUNT				ESCROW ACCOUNT BALANCE	
	MIP/PMI	Taxes	Flood Insurance	Homeowner's Insurance	Estimated	Required
<u>Anticipated Date of Activity</u>					<b>Starting Balance</b>	<b>-\$11,004.38</b>
Aug 21	\$1,368.68					-\$9,635.70
Sep 21	\$1,368.68					-\$8,267.02
Oct 21	\$1,368.68					-\$6,898.34
Nov 21	\$1,368.68					-\$13,155.70
Dec 21	\$1,368.68					-\$11,787.02
Jan 22	\$1,368.68					-\$10,418.34
Feb 22	\$1,368.68					-\$9,049.66
Mar 22	\$1,368.68	\$7,626.04				-\$15,307.02
Apr 22	\$1,368.68	\$7,626.04				-\$13,938.34
May 22	\$1,368.68					-\$12,569.66
Jun 22	\$1,368.68			\$1,172.00		-\$12,372.98
Jul 22	\$1,368.68					-\$11,004.30
						\$4,302.72

**NOTE:** If this escrow analysis indicates that there is a surplus, it may not mean that you are entitled to receive a return of that surplus. This analysis was calculated based on an assumption that the account is current according to the terms of the note and Mortgage/Deed of Trust. If the account is behind, in default, or in bankruptcy, this analysis may not reflect the current state of the account or the terms of a bankruptcy plan. If there are enough funds in the escrow account the surplus will be mailed to you within 30 days, provided the account is current under the terms of the note and Mortgage/Deed of Trust.

Back of coupon or check intentionally left blank

## What escrow activity occurred since your last analysis?

The chart below reflects what actually happened in your escrow account since your last analysis.

Between 09/2020 and 05/2021 a total of \$117,303.72 was deposited to your escrow account and a total of \$15,252.08 was disbursed from your escrow account as follows. Totals for each disbursements are noted below.

COUNTY/PARIS: \$15,252.08

	<b>PAYMENTS TO ESCROW ACCOUNT</b>		<b>PAYMENTS FROM ESCROW ACCOUNT</b>			<b>ESCROW BALANCE COMPARISON</b>	
<u>Month of Activity</u>	<u>Estimated</u>	<u>Actual</u>	<u>Estimated</u>	<u>Actual</u>	<u>Description</u>	<u>Estimated</u>	<u>Actual</u>
Sep 20	\$1,236.72	\$698.27				\$5,155.50	-\$114,643.
Oct 20	\$1,236.72	\$8,379.24				10	
Nov 20	\$1,236.72	\$3,491.35	\$6,906.27	\$7,626.04	COUNTY/PARIS	\$6,392.22	-\$113,944.83
Dec 20	\$1,236.72	\$2,094.81				\$7,628.94	-\$105,565.59
Jan 21	\$1,236.72	\$1,396.54				\$1,959.39	-\$109,700.28
Feb 21	\$1,236.72	\$4,887.89				\$3,196.11	-\$107,605.47
Mar 21	\$1,236.72	\$3,491.35	\$6,906.27	\$7,626.04	COUNTY/PARIS	\$4,432.83	-\$106,208.93
Apr 21	\$1,236.72	\$1,396.54				\$5,669.55	-\$101,321.04
May 21	\$1,236.72	\$91,467.73				\$0.00	-\$105,455.73
						E	\$1,236.72
							-\$104,059.19
							\$2,473.44
							-\$12,591.46

**E—Indicates the activity has not yet occurred but is estimated to occur as shown.**

\*If there is an amount listed in the "Actual" column under Payments To Escrow Account on Page 2 above, then this is the assumption that was made and indicates the amount that would have been paid into escrow for a contractually current loan. This number does not represent payments that were actually made by you. As discussed above, these escrow calculations are calculated based on an assumption that the account would be current according to the terms of the note and mortgage/deed of trust.

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

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## ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector attempting to collect a debt.

**Bankruptcy Notice.** If you are in bankruptcy or if your obligation to repay this loan was discharged in bankruptcy, this informational notice is sent to you in order to comply with statutory requirements. It is not an attempt to collect a debt. You may disregard information relating to payment remittance. You are not obligated to make payments and any amount(s) you do pay Rushmore is at your discretion. Please note, however, Rushmore reserves the right to exercise its legal rights, including but not limited to foreclosure of its lien interest, only against the property securing the original obligation.

If you have any other mortgage loans secured by the same property not serviced by Rushmore, please contact your other servicer directly to discuss any possible loss mitigation options that may be available to you.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this letter is being sent for information purposes only and does not constitute personal liability with respect to the debt.

**LEGAL NOTIFICATION:** Rushmore Loan Management Services LLC may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

### **Notice of Error Resolution & Information Request Procedures**

The following outlines the Error Resolution and Information Request Procedures for your mortgage account at Rushmore Loan Management Services LLC (RLMS). Please keep this document for your records.

**If you think an error has occurred on your mortgage account or if you need specific information about the servicing of your loan, please write us at:**

Rushmore Loan Management Services LLC  
P.O. Box 52262  
Irvine, CA 92619-2262

All written requests for information or notices of error should contain the following information:

1. Your name
2. Account number
3. Property Address
4. Description of the error and explanation as to why you believe it is an error or a request for specific information regarding the servicing of your loan
5. Current contact information so we may follow up with you

All written requests for specific information will be handled within 30 days of receipt. We will determine whether an error occurred within 30 days after receiving your notice of error and will correct any error promptly (Notices of error on payoff statements will be handled within 7 days). If additional time is needed to investigate your complaint or request, we may take up to 45 days but we will notify you of the extension within the original 30 days. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

### **HUD STATEMENT**

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll-free telephone at 1-800-569-4287.

### **Equal Credit Opportunity Act Disclosure**

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

### **STATE SPECIFIC NOTICE**

**The following notice applies to California residents only:**

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP (382-4357) or [www.ftc.gov](http://www.ftc.gov).

## PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

5120 E. La Palma Ave. #209, Anaheim, CA 92807

A true and correct copy of the foregoing documents entitled (*specify*) **NOTICE OF MORTGAGE PAYMENT CHANGE** will be served or was in the manner stated below:

**1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):** On (date) 06/30/2021, I checked the CM/ECF docket for this bankruptcy case and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

Debtor's Attorney- Nathan David Borris – nateborris@gmail.com  
Chapter 13 Trustee Martha G. Bronitsky - 13trustee@oak13.com  
UST: ustpregion15.oak.@usdoj.gov

**2. SERVED BY UNITED STATES MAIL:**

On (date) 06/30/2021, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows

Debtor:  
Lauren J. Massa-Lochridge  
1601 Beverly Place  
Berkeley, CA 94707

Service information continued on attached page

**3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served):** Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (date) \_\_\_\_\_, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

06/30/2021

Date

Hope Upham

Printed Name

/s/ Hope Upham

Signature